

Information to identify the case:

Debtor 1	Vivian V. Velasquez	Social Security number or ITIN xxx-xx-9875
		EIN _____
Debtor 2 (Spouse, if filing)	Luis A. Caraballo-Castillo	Social Security number or ITIN xxx-xx-1883
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 25-10090-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vivian V. Velasquez

Luis A. Caraballo-Castillo

7/3/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vivian V. Velasquez
Luis A. Caraballo-Castillo
Debtors

Case No. 25-10090-MBK
Chapter 7

District/off: 0312-3
Date Rcvd: Jul 03, 2025

User: admin
Form ID: 318

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Vivian V. Velasquez, Luis A. Caraballo-Castillo, 615 Decatur Avenue, Middlesex, NJ 08846-2324
520503695	+ Dr. Anthony Tanius, 1636 Stelton rd, Piscataway, NJ 08854-5343
520503714	Td Bank, N.A., Greenville, SC 29607
520503718	+ University Radiology Group, 75 Veronica ave, Somerset, NJ 08873-5002
520503707	+ new jersey department of treasury, Division of taxation, pob 281, Trenton, NJ 08695-0281

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 03 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 03 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520503676	Email/PDF: AffirmBKNotifications@resurgent.com	Jul 03 2025 20:59:42	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520503675	Email/PDF: AffirmBKNotifications@resurgent.com	Jul 03 2025 20:59:42	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520503678	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:59:36	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520503677	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:44:59	Amex, PO Box 981537, El Paso, TX 79998-1537
520503687	EDI: CRFRSTNA.COM	Jul 04 2025 00:24:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
520503686	EDI: CRFRSTNA.COM	Jul 04 2025 00:24:00	CFNA, PO Box 81315, Cleveland, OH 44181-0315
520503680	EDI: CAPITALONE.COM	Jul 04 2025 00:24:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520503679	EDI: CAPITALONE.COM	Jul 04 2025 00:24:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520503682	EDI: CAPONEAUTO.COM	Jul 04 2025 00:27:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520503681	EDI: CAPONEAUTO.COM	Jul 04 2025 00:27:00	Capital One Auto Finance, Credit, Bureau DISPUTE, Plano, TX 75025
520507373	+ EDI: AISACG.COM	Jul 04 2025 00:27:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520503683	EDI: Q3GTBI		

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520503684	+ Email/Text: bankruptcy@cavps.com	Jul 04 2025 00:24:00	Capital One National Associat, 650 Dundee Rd, Northbrook, IL 60062-2747
520503685	Email/Text: bankruptcy@cavps.com	Jul 03 2025 20:39:00	Cavalry Portfolio Serv, 1 American Ln, Greenwich, CT 06831-2563
520503688	Email/Text: bankruptcy@cavps.com	Jul 03 2025 20:39:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Ln, Ste 220, Greenwich, CT 06831-2563
520503689	^ MEBN	Jul 03 2025 20:35:44	Citibank N.A., 120 Corporate Blvd, Norfolk, VA 23502-4952
520503690	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 03 2025 20:39:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
520503691	EDI: DISCOVER	Jul 04 2025 00:24:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520503692	EDI: DISCOVER	Jul 04 2025 00:24:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520503694	EDI: DISCOVERPL	Jul 04 2025 00:27:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
520503693	EDI: DISCOVERPL	Jul 04 2025 00:27:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
520503697	Email/Text: nsm_bk_notices@mrc cooper.com	Jul 03 2025 20:38:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Dr, Troy, MI 48098-2639
520503696	Email/Text: nsm_bk_notices@mrc cooper.com	Jul 03 2025 20:38:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
520503699	Email/Text: GSBankElectronicBankruptcyNotice@g s.com	Jul 03 2025 20:38:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
520503698	Email/Text: GSBankElectronicBankruptcyNotice@g s.com	Jul 03 2025 20:38:00	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
520503700	Email/Text: sb_jira_integration@happymoney.com	Jul 03 2025 20:37:00	Happy Money, 21515 Hawthorne Blvd, Torrance, CA 90503-6501
520503701	Email/Text: sb_jira_integration@happymoney.com	Jul 03 2025 20:37:00	Happy Money, Attn: Bankruptcy, 21515 Hawthorne Blvd, Ste 200, Torrance, CA 90503-6512
520503702	EDI: IRS.COM	Jul 04 2025 00:24:00	Internal Revenue Service, Centralized Insolvency Operation PO Box, Philadelphia, PA 19101-7346
520503703	EDI: JPMORGANCHASE	Jul 04 2025 00:24:00	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
520503704	EDI: JPMORGANCHASE	Jul 04 2025 00:24:00	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
520503706	+ EDI: LENDNGCLUB	Jul 04 2025 00:24:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-5839
520503705	+ EDI: LENDNGCLUB	Jul 04 2025 00:24:00	Lending Club, 595 Market St, San Francisco, CA 94105-5839
520503708	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 03 2025 20:39:00	New York State - Taxation & Finance Depa, W.A. Harriman Campus, Albany, NY 12227-0001
520503710	EDI: PRA.COM	Jul 04 2025 00:27:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520503709	EDI: PRA.COM	Jul 04 2025 00:27:00	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
520503711	+ Email/Text: rwjebn@rwjbh.org		

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520503713	EDI: SYNC	Jul 03 2025 20:39:00	Robert Wood Johnson Hospital, 110 Rehill ave, Somerset, NJ 08876-2519
520503712	+ EDI: SYNC	Jul 04 2025 00:24:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520503715	+ EDI: TDBANKNORTH.COM	Jul 04 2025 00:24:00	Synchrony Bank/Gap, PO Box 71727, Philadelphia, PA 19176-1727
520503716	+ EDI: Q3GTBI	Jul 04 2025 00:27:00	Td Bank, N.A., Attn: Bankruptcy, 1701 Marlton Pike E, Cherry Hill, NJ 08003-2390
520503717	EDI: Q3GTBI	Jul 04 2025 00:24:00	The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2757
520503720	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 03 2025 20:59:43	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
520503719	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 03 2025 20:59:15	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A FL 3, Des Moines, IA 50328-0001
			Wells Fargo Bank NA, PO Box 393, Minneapolis, MN 55480-0393

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com NJ09@ecfcbis.com,maraajo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraajo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Edward Nathan Vaisman	on behalf of Debtor Vivian V. Velasquez vaismanlaw@gmail.com g20495@notify.cincompass.com;vaisman.edwardb128387@notify.bestcase.com
Edward Nathan Vaisman	on behalf of Joint Debtor Luis A. Caraballo-Castillo vaismanlaw@gmail.com g20495@notify.cincompass.com;vaisman.edwardb128387@notify.bestcase.com

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U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

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